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Motor Acceptance Corporation, servicer for Nissan-Infiniti LT

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re:)	
)	Case No. 19-23018(MBK)
JERRY MICHAEL DEMAIO)	
)	Chapter 13
FAYELLA DEMAIO)	
)	Hearing Date: 2-4-20
)	
)	<u>OBJECTION TO CONFIRMATION OF</u>
)	<u>MODIFIED PLAN</u>

Infiniti Financial Services, a division of Nissan Motor Acceptance Corporation, servicer for Nissan-Infiniti, LT, the lessor of a vehicle to the Debtor, objects to the Debtor's modified plan for the following reasons:

- a. **Lease ended:** The debtor leased a 2014 Infiniti Q60 Convertible on 6-16-14. This lease ended on 9-16-17. The debtor continued to make lease payments thereafter. The debtor now seeks to assume the lease and pay the purchase option through the plan. This cannot be done. If the lease is assumed, the purchase option must be paid in a lump sum in accordance with the terms of the lease.

b. **Proof of insurance:** The vehicle must be insured with comprehensive and collision insurance coverage and liability coverage in accordance with the requirements contained in the contract. Nissan must be listed as loss payee or additional insured. **The Debtors must provide Nissan with proof that the vehicle is insured in accordance with §1326(a)(4) and this portion of the objection to confirmation should be considered a demand that the Debtors provide proof of insurance.**

/s/ John R. Morton, Jr.

John R. Morton, Jr., attorney for
Infiniti Financial Services, a division
of Nissan Motor Acceptance Corporation,
servicer for Nissan-Infiniti LT

Date: 1-29-20